

A Summary of the Household Removal Insurance Policy Conditions

Underwritten by Australis Underwriting Agency Ltd., for and on behalf of Lumley General Insurance (N.Z.) Ltd.,
Lumley House, 3-11 Hunter Street, PO Box 3544 Wellington. Tel 04 473 3640, Fax 04 496 1845.

EXTENT OF COVER	<ul style="list-style-type: none"> This insurance covers you against "all risks" [in terms of the Institute Cargo Clauses (A)] of loss or damage caused by a sudden and unexpected accidental event from an external, physical cause. This includes such risks as theft, burglary, water damage, contamination, etc. and includes losses caused by breakage, scratching, denting & chipping. The insurance also includes cover for Mechanical, Electrical or Electronic Derangement up to £UK 10,000.
SELF PACKING	<ul style="list-style-type: none"> Goods do not have to be professionally packed. You can do all the packing yourself.
DURATION OF COVER	<ul style="list-style-type: none"> Cover applies from when goods are lifted from the ground at the removal address immediately prior to loading into the conveyance or shipping container. It will not cover you during packing or unpacking at your house. It continues during the normal course of transit, ceasing when the goods have been delivered to the intended address.
STORAGE	<ul style="list-style-type: none"> Storage for up to 60 days at a carrier's warehouse or professional storage facility prior to delivery is included free of charge. Upon application and payment of an additional premium, this period can be extended up to a maximum of <u>six months</u> in all. Loss or damage by terrorism does not apply during storage.
EXCESS	<ul style="list-style-type: none"> An excess of £UK 100 applies to each individual consignment. If your goods have been self packed, an excess of £UK 200 applies. The excess will not apply to claims for General Average or Salvage Charges
EXCLUSIONS	<p>Unless agreed in writing by us prior to shipment, the following are excluded:</p> <ul style="list-style-type: none"> Tools and equipment used for professional purposes or business purposes including journals, text or reference books Stamps, Coins, Medals, Cash, Deeds, Bullion, Jewellery, Watches, Trinkets or similar valuable articles Wine and other forms of collections Plants and shrubs of any form Pets of any kind Perishable or Frozen foods Antiques and the like unless specified in the Valuation List and Proposal. (A valuation issued prior to the transit must be available on request for any antique or painting over £UK 2,000.) <p>Where the goods are carried in vehicles owned or operated by the Assured, this insurance excludes cover for theft unless following forcible entry into or from the securely locked vehicle, or resulting from actual or threatened physical violence to the driver or operator of the vehicle.</p>
AVERAGE CLAUSE	<p>This Policy is subject to the condition of average. That is to say if the property covered by this insurance shall at the time of any loss be of greater value than the sum insured, the Assured shall only be entitled to receive such proportion of the said loss as the sum insured by this policy bears to the total value of the property insured.</p> <p>This clause has no effect in the event of total loss of the entire consignment hereby insured.</p> <p>See policy wording for all terms, conditions and exclusions that apply to this policy</p>
CLAIM SETTLEMENTS	<ul style="list-style-type: none"> We will settle claims by (1) payment to you; or (2) reinstating or repairing the goods; or (3) replacing the goods, at our option. <p>We will pay:</p> <ul style="list-style-type: none"> replacement value on furnishings less than ten years old; carpets, floor coverings, blinds, curtains and household appliances less than five years old; indemnity value on other goods (including computer equipment) If it is not practicable or reasonable to repair or replace an item to exactly its condition before the loss, then we will ensure that any repair or replacement made to settle your claim is reasonably comparable with that condition. However, this insurance does not cover depreciation or loss of market value <p>up to but not exceeding the declared individual sums insured.</p>